

IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

WESTLEY RETZLER  
504 WESTERN AVENUE  
BRISTOL, PENNSYLVANIA 19007  
vs.  
CHRISTOPHER M. MARONE (ET AL)  
1910 ROUTE 70 EAST SUITE 7  
HENRY HILL, NEW JERSEY 09003

CIVIL ACTION NO. 08 CV 511

COMPLAINT

I the plaintiff in the below captioned Federal Civil Complaint Westley A Retzler have filed this civil action due to the action / injustice that has been performed in violation of myself by the mentioned parties

To the best of my knowledge I will describe briefly what actions occurred and where the attorney I paid thousands of dollars to in a effort to defend myself has not only proposed not to properly represent his client but then in the recent past refused to respond to any correspondence from the plaintiff.

Mr Marone actions  
being very non professional

Signature

504 WESTERN AVENUE

BRISTOL, PENN 19007

Address

BUCKS COUNTY DISTRICT  
ATTORNEYS OFFICE  
c/o BUCKS COUNTY COURT HOUSE  
55 EAST COURT STREET  
DOYLESTOWN PENNSYLVANIA  
18901

MONICA W. FORBER  
BUCKS COUNTY DISTRICT ATTORNEY  
c/o BUCKS COUNTY DISTRICT  
BUCKS COUNTY COURT HOUSE  
55 EAST COURT STREET  
DOYLESTOWN, PENNSYLVANIA  
18901

MARTIAL BELINSKY  
c/o FALLS TOWNSHIP POLICE  
188 LINCOLN HIGHWAY  
FAIRLESS HILLS, PENNA

FALLS TOWNSHIP POLICE  
c/o FALLS TOWNSHIP  
188 LINCOLN HIGHWAY  
FAIRLESS, HILLS, PENNA

3118

## CONTACT INFORMATION SHEET

Civil Action No.: \_\_\_\_\_

Name: WESTLEY A RETZLER  
(Please print)

Address: 504 WESTERN AVENUE  
BRISTOL, PENNSYLVANIA

Phone #: 215 785 0154  
(Include area code)

E-mail address: \_\_\_\_\_

I the plaintiff Westly A. Kefeler first met with attorney Christopher Marrone in early August 2006 in reference to charges brought against me, the plaintiff through the Bucks County District Attorney office.

These charges were in reference to the Estate of Ethel T. Winkel-Specht my late grand mother. I was being charged with the theft of more than twenty one thousand dollars from her estate.

Laura Warden and the plaintiff Westly Kefeler drove to the office of Christopher Marrone in Cherry Hill, New Jersey to attain him as a counsel to represent Westly Kefeler against the charges brought upon him by the office of the Bucks County District Attorney.

Commonwealth of Penna vs Westly Kefeler.

In the initial meeting there was no discussion of how to proceed as Christopher Marrone stated that he needed to obtain discovery and read thru the documentation first. At that time Christopher Marrone was given Five thousand dollars to represent Mr Westly Kefeler as counsel. We departed and awaited a phone call to set the next meeting.

On 25 September 2006 I the plaintiff Westly Kiefer received a telephone message from Christopher Marrone and on 26 September we Westly Kiefer and Janna Warden were notified the case had been continued by Christopher Marrone and Monica Furber of the Bucks County District Attorney's Office.

A appointment was set eventually for 13 October 2006 at 1pm at that time Christopher Marrone was given 2500 Two Thousand Five Hundred more for his representation and we had no discussion on how he would defend the case. He ask the plaintiff Westly Kiefer "You tell me how would you suggest I can defend you Westly".

I, the plaintiff was not the attorney this is what I paid Mr. Marrone to do.

He Christopher Marrone advised me that it would be in my best interest to plea guilty and have no trial and in return the charges would be reduced by Monica Furber on the District attorney office of Bucks county stating that three of the four counts of Theft would be dropped and Theft by receiving to more required disposition of funds would be lesser to a misdemeanor in lieu of felony.

Little was I the plaintiff Westly Refler aware that Christopher Marrone my counsel whom was to act in my behalf and in my best interest was in fact not doing so at all but had in fact sold out his client to the Bucks County District Attorneys Office in lieu of being able to make such arrangements for future clients. This was mentioned to a acquaintance of ours by Christopher Marrone at a later date in reference, the acquaintance of Laura Warden, to Laura Warden and Westly Refler the plaintiff.

We heard nothing from Christopher Marrone until the plaintiff was in the courtroom and the case was to be heard.

When the case was heard the guilty plea was entered and all the original charges stood none were dropped and none were lessened to a misdemeanor as was agreed by Christopher Marrone and Monica Farber of the Bucks County District Attorneys Office. The Plaintiff Westly Refler being given false information and statements by both and railroaded into (4) Felony Counts which now later his ability to seek employment and other civil rights.

A few weeks later the plaintiff received in the mail a check for Sixteen Hundred and Twenty One Dollars and had to let messages for his council for weeks to get a answer as to if he should cash and use the check. This check being issued to the plaintiff shows nowhere on the criminal docket which is provided.

Finally Christopher Morrone assured the plaintiff Westley Reizer that the monies were in fact his and he could use them as he pleased.

The Plaintiff had no contact since that time in November 2006 even though there was a order by Judge Robert Mellon for a Hearing to Modify Sentence on 16 January 2007 which was scheduled for 07 February 2007. The Plaintiff not notified.

The Hearing was cancelled and a order granting a motion to have the plaintiff pay the additional monies One Thousand Six Hundred and Seventeen Dollars was granted and the plaintiff was not notified either by the Bucks county District attorneys office or by his council Christopher Morrone.

The Plaintiff Westly Ryzar now owes the monies to the County of Bucks which he was advised by his council Christopher Marrone was his to spend.

The Plaintiff found this when he received notice from a collection agency in February 2008 and in pursuit of information found there is a civil judgement against the plaintiff in Bucks County "2007-506414-13-6. As of just a week ago the council Christopher Marrone continues to proceed not to communicate with the plaintiff Westly Ryzar despite efforts to contact him in regard to a matter which pertains to the original case and was paid for in full by the plaintiff Westly Ryzar a amount over ten thousand dollars.

The Plaintiff Westly Ryzar seeks the One Thousand Six Hundred and Seven ten Dollars and further damages for the misrepresentation by his council Christopher Marrone and the deceptions and deceitfulness directed toward him by Monica Furber and the Bucks County District Attorney's Office to include the Investigating Officer of



The Falls Township Police Department Officer Martial Belinsky whom did not attempt to interview the plaintiff Westly Rytter before filing the Felony Charges against him. He Martial Belinsky set a appointment for a interview, cancelled and refused contact with the plaintiff to reschedule.

Therefore the plaintiff Westly Rytter seeks compensation for restitution, damages for deceptiveness and deceitfulness, false impression by his council and Bucks County District Attorney, mental anguish, malicious intent, conspiracy to deprive of his rights, failure to respond in a timely manner or not at all, failure to properly investigate, failure to notify the defendant or in this case the plaintiff and any other damages the court could afford to allow the plaintiff due to the denial of his civil rights as a citizen of the United States.

Sincerely  
Westly Rytter  
Westly A Rytter

**COURT OF COMMON PLEAS OF BUCKS COUNTY****DOCKET**

Docket Number: CP-09-CR-0004872-2006

**CRIMINAL DOCKET**

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**CASE INFORMATION**Judge Assigned:Date Filed: 07/28/2006Initiation Date: 05/19/2006OTN: K3860905Lower Court Docket No: CR-0000306-06Initial Issuing Authority: Jan VisloskyFinal Issuing Authority: Jan VisloskyArresting Agency: Falls Twp Police DeptArresting Officer: Belinsky, MartialCase Local Number Type(s)Case Local Number(s)**STATUS INFORMATION**Case Status: ClosedStatus DateProcessing StatusComplaint Date: 05/19/2006

10/30/2006

Sentenced/Penalty Imposed

10/30/2006

Awaiting Sentencing

09/29/2006

Awaiting Trial

08/25/2006

Awaiting Pre-Trial Conference

08/24/2006

Awaiting Formal Arraignment

08/01/2006

Awaiting Trial

07/28/2006

Awaiting Formal Arraignment

07/28/2006

Awaiting Filing of Information

**CALENDAR EVENTS**

<u>Case Calendar Event Type</u>	<u>Schedule Start Date</u>	<u>Start Time</u>	<u>Room</u>	<u>Judge Name</u>	<u>Schedule Status</u>
Formal Arraignment	08/25/2006	12:00 pm	1st Floor, District Attorney's Booth		Scheduled
Trial	10/03/2006	9:00 am	1st Floor, District Attorney's Booth		Continued
Trial	10/23/2006	9:00 am	1st Floor, District Attorney's Booth		Continued
Trial	10/30/2006	9:00 am	1st Floor, District Attorney's Booth		Scheduled
Reconsideration/Modify Sentence	02/07/2007	9:00 am	Courtroom #1	Judge Kenneth G. Biehn	Cancelled

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**DEFENDANT INFORMATION**Date Of Birth: 10/31/1951City/State/Zip: Bristol, PA 19007Alias Name

Retzler, Wes

Retzler, Wesley

Retzler, Westley A.

Retzler, Westley Aaran

Retzler, Westley Aaron

Retzler, Westley Arron

**CASE PARTICIPANTS**Participant TypeName

Defendant

Retzler, Westley

Probation Officer

Gordon, Eric M.

**BAIL INFORMATION**

Retzler, Westley

Nebbia Status: None

<u>Bail Action</u>	<u>Date</u>	<u>Bail Type</u>	<u>Percentage</u>	<u>Amount</u>	<u>Bail Posting Status</u>	<u>Posting Date</u>
Set	06/02/2006	Unsecured		\$75,000.00	Posted	06/02/2006

**CHARGES**

<u>Seq.</u>	<u>Orig Seq.</u>	<u>Grade</u>	<u>Statute</u>	<u>Statute Description</u>	<u>Offense Date</u>	<u>OTN</u>
1	1	F3	18 § 3922 §§A1	Theft By Decep-False Impression	05/29/1999	K3860905
2	2	F3	18 § 3922 §§A2	Theft By Decept-Prevent Acqu Of Info	05/29/1999	K3860905
3	3	F3	18 § 3925 §§A	Receiving Stolen Property	05/29/1999	K3860905
4	4	F3	18 § 3927 §§A	Theft By Fail To Make Req Disp Funds	05/29/1999	K3860905

## COURT OF COMMON PLEAS OF BUCKS COUNTY

## DOCKET

Docket Number: CP-09-CR-0004872-2006

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## DISPOSITION SENTENCING/PENALTIES

DispositionCase EventSequence/DescriptionSentencing JudgeSentence/Diversion Program TypeSentence ConditionsLinked Offense - SentenceDisposition DateOffense DispositionSentence DateIncarceration/Diversionary PeriodLink TypeFinal DispositionSectionCredit For Time ServedStart DateLinked Docket Number**Lower Court Proceeding (generic)**

## Lower Court Disposition

07/26/2006

Not Final

1 / Theft By Decep-False Impression

Waived for Court (Lower Court)

18§3922§§A1

2 / Theft By Decept-Prevent Acqu Of Info

Waived for Court (Lower Court)

18§3922§§A2

3 / Receiving Stolen Property

Waived for Court (Lower Court)

18§3925§§A

4 / Theft By Fail To Make Req Disp Funds

Waived for Court (Lower Court)

18§3927§§A

**Proceed to Court**

## Information Filed

08/24/2006

Not Final

1 / Theft By Decep-False Impression

Held for Court

18§3922§§A1

2 / Theft By Decept-Prevent Acqu Of Info

Held for Court

18§3922§§A2

3 / Receiving Stolen Property

Held for Court

18§3925§§A

4 / Theft By Fail To Make Req Disp Funds

Held for Court

18§3927§§A

**Guilty Plea**

## Trial

10/30/2006

Final Disposition

1 / Theft By Decep-False Impression

Guilty Plea

18§3922§§A1

Biehn, Kenneth G.

10/30/2006

Min of 2.00 Years

10/31/2006

Probation

Max of 2.00 Years

2 Years

Costs

Restitution

Rest may be amended.

18§3922§§A2 - Probation

Concurrent From Seq. 2

CP-09-CR-0004872-2006

2 / Theft By Decept-Prevent Acqu Of Info

Guilty Plea

18§3922§§A2

Biehn, Kenneth G.

10/30/2006

Min of 2.00 Years

10/31/2006

Probation

Max of 2.00 Years

2 Years

Costs

Restitution

Rest may be amended.

18§3922§§A1 - Probation

Concurrent To Seq. 1

CP-09-CR-0004872-2006

**COURT OF COMMON PLEAS OF BUCKS COUNTY****DOCKET**

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**DISPOSITION SENTENCING/PENALTIES**DispositionCase EventSequence/DescriptionSentencing JudgeSentence/Diversion Program TypeSentence ConditionsLinked Offense - SentenceDisposition DateOffense DispositionSentence DateIncarceration/Diversionary PeriodLink TypeFinal DispositionSectionCredit For Time ServedStart DateLinked Docket Number

3 / Receiving Stolen Property

Biehn, Kenneth G.

No Further Penalty

Guilty Plea

10/30/2006

18\$3925\$SA

4 / Theft By Fail To Make Req Disp Funds

Biehn, Kenneth G.

No Further Penalty

Guilty Plea

10/30/2006

18\$3927\$SA

**COMMONWEALTH INFORMATION**Name: Alan M. Rubenstein, Esq.

District Attorney

Supreme Court No: 014703Phone Number(s):

(215) 348-6300 (Phone)

Address:

Bucks County District Attorney's Office

4th Floor, Courthouse

Doylestown PA 18901

**ATTORNEY INFORMATION**Name: Christopher Marc Marrone, Esq.

Private

Supreme Court No: 086041Rep. Status: ActivePhone Number(s):

(856) 489-7757 (Phone)

Address:

Law Offices of Christopher M.

1910 Route 70 East

Suite 7

Cherry Hill NJ 08003

Representing: Retzler, Westley

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**ENTRIES**

<u>Sequence Number</u>	<u>CP Filed Date</u>	<u>Document Date</u>	<u>Service To</u>	<u>Service By</u>	<u>Filed By</u>
<u>Issue Date</u>	<u>Service Type</u>	<u>Status Date</u>	<u>Service Status</u>		
1	07/28/2006		Original Papers Received from Lower Court		Court of Common Pleas - Bucks County
1	08/24/2006		Information Filed		Commonwealth of Pennsylvania
1	08/25/2006		Case Correspondence		Marrone, Christopher Marc
2	08/25/2006		Appearance and Waiver of Arraignment		Marrone, Christopher Marc
1	08/28/2006		Request for Pre-Trial Discovery		Marrone, Christopher Marc
1	09/21/2006		Request for Pretrial Discovery		Bucks County District Attorney's Office
2	09/21/2006		Discovery Filed		Bucks County District Attorney's Office
3	09/21/2006		Request for Pre-Trial Discovery		Marrone, Christopher Marc
1	09/29/2006		C/W request for pre-trial discovery		Bucks County District Attorney's Office

**COURT OF COMMON PLEAS OF BUCKS COUNTY****DOCKET**

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**ENTRIES**

<u>Sequence Number</u>	<u>CP Filed Date</u>	<u>Document Date</u>	<u>Service To</u>	<u>Service By</u>	<u>Filed By</u>
<u>Issue Date</u>	<u>Service Type</u>	<u>Status Date</u>	<u>Service Status</u>		
1	10/30/2006		Guilty Plea		Biehn, Kenneth G.
2	10/30/2006		Order - Sentence/Penalty Imposed		Biehn, Kenneth G.
1	11/02/2006		Motion to Modify and/or Amend Sentence to Include Additional Restitution Fwd for signature.		Bucks County District Attorney's Office
1	11/03/2006		Penalty Assessed		Court of Common Pleas - Bucks County
1	11/20/2006		Penalty Satisfied		Retzler, Westley
1	12/05/2006		Motion Returned to Petitioner for Corrections Modification of Sentence filed 11/1/06 is returned to Monica Furber, Esq by Court Administration for corrections. Missing verification, failed to allege name of sentencing judge.		Bucks County Court Administration
1	12/08/2006		Motion to Modify and/or Amend Sentence to Include Additional Restitution Filed by Monica Furber, DDA. Fwd for signature.		Bucks County District Attorney's Office
1	12/11/2006		Motion to Modify and/or amend sentence filed by Monica W Furber fwd to ct for signature		Court of Common Pleas - Bucks County

**COURT OF COMMON PLEAS OF BUCKS COUNTY****DOCKET**

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**ENTRIES**

<u>Sequence Number</u>	<u>CP Filed Date</u>	<u>Document Date</u>	<u>Service To</u>	<u>Service By</u>	<u>Filed By</u>
<u>Issue Date</u>	<u>Service Type</u>	<u>Status Date</u>	<u>Service Status</u>		
1	12/14/2006		Order Revising Restitution		Biehn, Kenneth G.
1	01/16/2007		Order Scheduling Hearing Order dated 1-16-07. It is hereby ordered that a hearing on the CW's Motion to Modify Restitution will be held on 2-7-07 in courtroom #1 at 9:00AM.		Mellon, Robert J.
2	01/16/2007		Order Scheduling Hearing Order dated 1-16-07. It is hereby ordered that a hearing on the CW's Motion to Modify Sentence will be hold on 2-7-07 in courtroom #1 at 9:00AM.		Mellon, Robert J.
1	03/14/2007		Order Granting Motion A check is to be issued in the amount of \$656.43 to Barbara G. Riley, Register of Wills with the balance to be disbursed equally between Sherma Warden and Paula Gravier. Commonwealth of Pennsylvania 03/15/2007 Harrison, Kenneth Glenn 03/15/2007		Biehn, Kenneth G.
1	03/15/2007		Order Revising Restitution Previous order dated March 14, 2007 shall be vacated and amended to read as follows: a check in the amount of \$1617.21 was distributed in error to the defendant. These funds should have been distributed equally between the victims Sherma Warden and Paula Gravier. It is hereby ordered that the amount of \$1617.21 be added as restitution assessment in favor of the victim against the deft. The Clerk of Courts shall notify the deft. that these funds should be paid in full to the court within 30 days. Commonwealth of Pennsylvania 03/15/2007 Harrison, Kenneth Glenn 03/15/2007		Biehn, Kenneth G.



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**ENTRIES**

<u>Sequence Number</u>	<u>CP Filed Date</u>	<u>Document Date</u>	<u>Service To</u>	<u>Service By</u>	<u>Filed By</u>
<u>Issue Date</u>	<u>Service Type</u>	<u>Status Date</u>	<u>Service Status</u>		
Retzler, Westley					
03/15/2007					

1                      07/25/2007  
 Entry of Civil Judgment  
 civil docket number 2007-50644-13-6

Smithson, Mary K.

**COURT OF COMMON PLEAS OF BUCKS COUNTY****DOCKET**

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**CASE FINANCIAL INFORMATION**

Last Payment Date: 12/20/2006

Total of Last Payment: (\$12,056.43)

<b>Retzler, Westley</b>	<u>Assessment</u>	<u>Payments</u>	<u>Adjustments</u>	<u>Non Monetary</u>	<u>Total</u>
Defendant				<u>Payments</u>	
<b>Costs/Fees</b>					
Bucks Co. Witness Fee (Bucks)	\$8.64	(\$8.64)	\$0.00	\$0.00	\$0.00
Bucks Co. Witness Fee (Bucks)	\$7.94	(\$7.94)	\$0.00	\$0.00	\$0.00
State Court Cost (Act 204 of 1976)	\$11.09	(\$11.09)	\$0.00	\$0.00	\$0.00
Commonwealth Cost - HB627 (Act 167 of 1992)	\$16.64	(\$16.64)	\$0.00	\$0.00	\$0.00
County Court Costs (Act 204 of 1976)	\$24.27	(\$24.27)	\$0.00	\$0.00	\$0.00
Crime Victims Compensation (Act 96 of 1984)	\$15.00	(\$15.00)	\$0.00	\$0.00	\$0.00
Domestic Violence Compensation (Act 44 of 1988)	\$10.00	(\$10.00)	\$0.00	\$0.00	\$0.00
Victim Witness Services (Act 111 of 1998)	\$15.00	(\$15.00)	\$0.00	\$0.00	\$0.00
Firearm Education and Training Fund (158 of 1994)	\$5.00	(\$5.00)	\$0.00	\$0.00	\$0.00
JCP	\$8.00	(\$8.00)	\$0.00	\$0.00	\$0.00
ATJ	\$2.00	(\$2.00)	\$0.00	\$0.00	\$0.00
DNA Fund Cost	\$250.00	(\$250.00)	\$0.00	\$0.00	\$0.00
Misd. & Felony Before Trial (Bucks)	\$172.00	(\$172.00)	\$0.00	\$0.00	\$0.00
Law Library (Bucks)	\$10.00	(\$10.00)	\$0.00	\$0.00	\$0.00
Sheriff Fee (Bucks)	\$5.00	(\$5.00)	\$0.00	\$0.00	\$0.00
Automation Fee (Bucks)	\$5.00	(\$5.00)	\$0.00	\$0.00	\$0.00
Admin Fee (Bucks)	\$27.00	(\$27.00)	\$0.00	\$0.00	\$0.00
Information Service Fee (Bucks)	\$3.00	(\$3.00)	\$0.00	\$0.00	\$0.00
Costs/Fees Totals:	\$595.58	(\$595.58)	\$0.00	\$0.00	\$0.00
<b>Restitution</b>					
Restitution	\$4,700.00	(\$4,700.00)	\$0.00	\$0.00	\$0.00
Restitution	\$4,700.00	(\$4,700.00)	\$0.00	\$0.00	\$0.00
Restitution	\$2,000.00	(\$2,000.00)	\$0.00	\$0.00	\$0.00
Restitution	\$656.43	(\$656.43)	\$0.00	\$0.00	\$0.00
Restitution	\$808.60	\$0.00	\$0.00	\$0.00	\$808.60
Restitution	\$808.61	\$0.00	\$0.00	\$0.00	\$808.61
Restitution Totals:	\$13,673.64	(\$12,056.43)	\$0.00	\$0.00	\$1,617.21

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**CASE FINANCIAL INFORMATION****Retzler, Westley**

Defendant

	<u>Assessment</u>	<u>Payments</u>	<u>Adjustments</u>	<u>Non Monetary Payments</u>	<u>Total</u>
Grand Totals:	\$14,269.22	(\$12,652.01)	\$0.00	\$0.00	\$1,617.21

\*\* - Indicates assessment is subrogated

Accounting & Loan Servicing  
211 North Front Street  
P.O. Box 15057  
Harrisburg, Pennsylvania 17105 5057  
Toll Free Within PA (800) 822-7375  
(717) 780 3870/TTY (717) 780 1869

March 25, 2008

WESTLEY A RETZLER  
LAURA L. WARDEN  
504 WESTERN AVE  
BRISTOL, PA 190073034

RE: Loan #645572

Dear WESTLEY A RETZLER:

As of today's date, your mortgage account is due for two monthly payments, which is unsatisfactory.

In order to protect your interest in this property, it is necessary for you to contact this office immediately.

Respectfully,

Collection Department  
Accounting & Loan Servicing

Pennsylvania Housing Finance Agency  
PO. Box 15057  
Harrisburg, Pennsylvania 17105-5057  
(717)780-3870/TTY (717)780-1869

August 11, 2008

09578 0000193 001  
WESTLEY A RETZLER  
LAURA L WARDEN  
504 WESTERN AVE  
BRISTOL, PA 19007

RE: LOAN #: 0000645572  
FHA CASE NUMBER: 441-5312262703  
NEXT DUE DATE: July 01, 2008  
TOTAL AMOUNT NOW DUE: \$2,087.86  
PROPERTY ADDRESS:  
504 WESTERN AVE  
BRISTOL, PA 19007

OLDEST DUE DATE: July 01, 2008  
MOST RECENT DUE DATE: August 01, 2008  
Dear Borrower (s):

We want to help you save your home. If the reason for the failure to pay was due to a temporary situation that will soon be corrected, we may be able to work with you to arrange for repayment on terms you can afford. Or we may be able to work out another alternative acceptable to you. Please call PA HOUSING FINANCE AGENCY at 1(800)822-7375 as soon as possible to pursue this option. Hearing impaired persons can call the TTY number at (717)780-1869.

We have enclosed the pamphlet "How to Avoid Foreclosure", which describes methods to assist you in bringing your mortgage current. If you are unable to bring your mortgage current, the pamphlet also addresses alternatives to foreclosure. Foreclosure is the legal means that we may use to take ownership of your home if you do not make your mortgage payments.

We have also enclosed a request for financial information form. Please complete it and return it to our office address listed at the top of this page. By completing and returning this form, we will better understand your financial situation and may be able to set up an acceptable re-payment arrangement.

Your mortgage payments of \$2,044.00, plus late charges of \$21.93, for the months of July and August are past due. (Additional expenses and/or deferred charges are reflected in the "Total Amount Now Due" listed above.) If these payments are not received by September 01, 2008, you could lose your home. If you have already mailed the payments, please accept our thanks.

You should contact us immediately to discuss your delinquent situation. You should also contact a HUD-approved Housing Counseling Agency. A counselor will review your financial situation and may be able to suggest how you can arrange to pay the overdue payments and make timely mortgage payments in the future. The counselor will also discuss other available options. To obtain information regarding Housing Counseling Agencies near you, you can telephone (800)569-4287. Hearing impaired persons can call the TTY number at (717)780-1869. A list of agencies is also printed on the back of this page.

We want to help you save your home. Please read the pamphlet carefully. It could assist you in preventing foreclosure.

Sincerely,

Collections Department

Enclosures: List of Housing Counseling agencies  
HUD Pamphlet PA-426-H  
Request For Financial Information Form

# Pennsylvania Housing Finance Agency

P.O. Box 15057  
Harrisburg, PA  
17105-5057

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## MORTGAGE LOAN STATEMENT

PROPERTY ADDRESS:  
504 WESTERN AVE  
BRISTOL PA 19007-3034

19427-002272-001  
WESTLEY A RETZLER  
LAURA L WARDEN  
504 WESTERN AVE  
BRISTOL PA 19007-3034

STATEMENT DATE: 09/18/08  
LOAN NUMBER: 645572

Interest Rate: 7.300%  
Current Principal Balance: \$67,337.73  
Escrow Balance: \$1,900.53  
Year To Date Interest: \$3,723.86

CURRENT PAYMENT DUE: \$1,022.00

Delinquent Payment(s): \$1,022.00  
Deferred Late Charge(s): \$186.30  
Other Fees Due: \$60.00  
Less Unapplied Funds: \$158.58  
PAST DUE PAYMENT(S): \$1,109.72

TOTAL AMOUNT DUE: \$2,131.72

PAYMENT DUE DATE: 10/01/08

### TRANSACTIONS SINCE LAST STATEMENT

Transaction Date	Description	Due Date	Amount	Principal	Interest	Escrow	Late Charge	Misc Fees
09/04/08	PAYMENT/DEFER LATE CHARGE	08/01/08	1022.00	137.70	410.48	473.82	0.00	0.00
09/08/08	FHA MIP	08/01/08	27.19	0.00	0.00	27.19	0.00	0.00
	LATE FEE INCLUDED WITH "MISC FEES"							

Your mortgage payment has not been received. All payments are due on the first of the month. Please contact this office Monday-Friday 8AM to 5PM. Loans that are 30 days or more past due are reported negatively to the Credit Bureau. An inspector may be sent to your house to determine it's value, occupancy and to discuss your delinquency if we do not hear from you. Please contact us. Ask about Quick Collect.

Please forward any tax bills you receive to PHFA as soon as possible so that we may pay them within the discount period. Do NOT include the tax bill with your mortgage payment. See reverse side of statement for address.

Please forward any insurance bills you receive to PHFA as soon as possible so that there will be no interruption of your coverage. Do NOT include the insurance bill with your payment. See reverse side of statement for address.

DETACH AT PERFORATION AND RETURN THIS PORTION WITH PAYMENT

Make Checks Payable To: PHFA

LOAN NUMBER: 645572

WESTLEY A RETZLER  
LAURA L WARDEN

### PAYMENT COUPON

	DUE ON OR BEFORE 10/01/08	DUE IF RECEIVED AFTER 10/16/08
CURRENT PAYMENT DUE	\$1,022.00	\$1,043.93
PAST DUE PAYMENT(S)	\$1,109.72	\$1,109.72
TOTAL AMOUNT DUE	\$2,131.72	\$2,153.65

PENNSYLVANIA HOUSING FINANCE AGENCY  
P.O. BOX 642572  
PITTSBURGH PA 15264-2572



ADDITIONAL PRINCIPAL \$ \_\_\_\_\_  
ADDITIONAL ESCROW \$ \_\_\_\_\_  
TOTAL AMOUNT ENCLOSED \$ \_\_\_\_\_

0000645572 0102200 0104393 1001085

635-2014-0606F

*David E. Davis*

Attorney at Law

PO Box 1735 • Newtown, PA 18940

(215) 364-1011 • Fax (215) 364-2617

August 15, 2008

Mr. Westley A. Retzler  
Ms. Laura L. Warden  
504 Western Avenue  
Bristol, PA 19007

RE: Account 21948-B

Mortgaged Premises: 504 Western Avenue, Bristol, PA 19007

**NOTICE OF INTENTION TO FORECLOSE A RESIDENTIAL MORTGAGE**

Dear Mr. Retzler and Ms. Warden:

The mortgage held by Bucks First Federal Credit Union on your property located at 504 Western Avenue, Bristol, PA, **IS IN DEFAULT** because you have failed to make the monthly payments of \$634.40 as due. The total amount required to cure this default, or in other words, get caught up on your payments, as of August 15, 2008, was \$1,952.90 that includes the \$50.00 attorney fee.

You must cure this default within thirty (30) days, of the date of this letter, by paying to the Credit Union the amount of \$1,952.90, plus your next regular monthly payment of \$634.40 is due on September 8, 2008, if payment is not made before then.

If you do not cure this default within thirty (30) days, the Credit Union intends to exercise its right to accelerate the mortgage payments. This means that whatever is owed on the original amount borrowed will be considered due immediately and you may lose the chance to pay off the original mortgage in monthly installments. If full payment of the amount due is not made within thirty (30) days, the Credit Union has instructed this office to start a lawsuit to foreclose on your mortgaged property. If the mortgage is foreclosed, your mortgaged property will be sold by the sheriff to pay off the mortgage debt.

If you cure the default before the legal proceedings are begun against you, you will still have to pay the reasonable attorneys' fees actually incurred. Any attorneys' fees will be added to whatever you owe the Credit Union, which may also include reasonable costs.

The Credit Union may also sue you personally for the unpaid principal balance and all other sums due under the mortgage. If you have not cured the default within the thirty day period and mortgage foreclosure proceedings have begun, you have the right to cure the default and

*David E. Davis*  
Attorney at Law

August 15, 2008

prevent the sale at any time up to one hour before the sheriff's foreclosure sale. You may do so by paying the total amount of the unpaid monthly payments plus any late charges and other charges then due, as well as the reasonable attorneys' fees and costs connected with the foreclosure sale, and perform any requirements under the mortgage. It is estimated that the earliest date that such a sheriff's sale could be held would be in December 2008. A notice of the date of the sale will be sent to you before the sale.

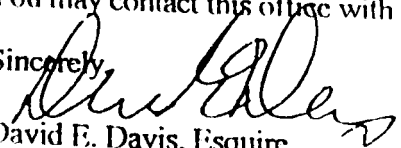
You should realize that a sheriff's sale will end your ownership of the mortgaged property and your right to remain in it. If you continue to live in the property after the sheriff's sale, a lawsuit will be started to evict you.

You have additional rights to help protect your interest in the property. **YOU HAVE THE RIGHT TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT, OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OF THIS DEBT. YOU MAY HAVE THE RIGHT TO SELL OR TRANSFER THE PROPERTY SUBJECT TO THIS MORTGAGE TO A BUYER OR TRANSFEREE WHO WILL ASSUME THE MORTGAGE DEBT, PROVIDED THAT ALL THE OUTSTANDING PAYMENTS, CHARGES AND ATTORNEY'S FEES AND COSTS ARE PAID PRIOR TO OR AT THE TIME OF SALE; AND THAT ALL OTHER REQUIREMENTS UNDER THE MORTGAGE ARE SATISFIED. CONTACT THE CREDIT UNION TO DETERMINE UNDER WHAT CIRCUMSTANCES THIS RIGHT MIGHT EXIST. YOU HAVE THE RIGHT TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.**

If you cure this default, the mortgage will be restored to the same position as if no default had occurred, however you are not entitled to this right to cure your default more than three times in any calendar year.

You may contact this office with any questions regarding this notice.

Sincerely,

  
David E. Davis, Esquire

Attorney for Bucks First Federal Credit Union

DED/ed

Cc: Mr. Glenn A. Styer, Bucks First Federal Credit Union

CERTIFIED MAIL, RETURN RECEIPT (7007 1490 0005 0116 7316) to Mr. Retzler  
CERTIFIED MAIL, RETURN RECEIPT (7007 1490 0005 0116 7323) to Ms. Warden  
and REGULAR MAIL to both parties



ACCOUNT # | SFX | TC | TRAN AMOUNT | REF #  
21948  
CASH  
CHECK  
21948 0 BRANCH 0  
WESTLEY A. RETZLER  
504 WESTERN AVE.  
BRISTOL, PA 19007  
207-42-5524 10-31-1951  
LAURA L WARDEN  
MAIL CODE: CO PHONE: 215 785-0154  
SPL:

PHOTO  
"NO SERVICES-LOAN 25 DAYS DELINQUENT!!!!!!!!!!"  
P/R  
LAT 121205 P  
STOP! \$E 020408 S

SFX	SHARE	BAL	AVAIL	BAL	T.C	LOAN	BAL	REG	PMT	CL	PAYOFF	DUE	DATE	PAST	DUE	#DY
A		5.00		.00												
X		CLOSED			X											
B						M	43165.14	634.30	RE		43586.93	05/08/08	1757.02		82	
C		CLOSED			Z											

(?) for more suffixes  
ONLINE | C332 | PAGE 1

Page 1

**Name:** WESTLEY A RETZLER  
**Service Address:** 504 WESTERN AV, BRISTOL  
**Phone Number:** 215-785-0154  
**Account Number:** 92091-01809  
**Issue Date:** 06/03/2008

## General Information

Next scheduled meter reading: June 30, 2008

**Payment Information:** PECO Energy, 2301 Market St, Philadelphia, PA, 19101, walk-in business hours Monday through Friday 8:30AM to 5:00PM. For additional payment options, go to [www.peco.com/ehome](http://www.peco.com/ehome). If you have any questions or concerns, please call 1-800-494-4000 before the due date.

To pay by phone, call 1-877-432-9384. (A convenience fee will apply.)

Si tiene alguna pregunta, favor de llamar al numero 1-800-494-4000 antes de la fecha de vencimiento.

### Other Basic Charges

Budget bill charges from previous bill	\$32.10
Budget bill charges from previous bill	\$122.43
Deposit	\$ 191.16
Charges from previous bill	\$1,689.11
Late payment charge	\$37.16
<b>Total other charges</b>	<b>\$1,689.64</b>
<b>Total amount due</b>	<b>\$1,689.64</b>

## Message Center

★ ★ ★ Final Bill ★ ★ ★

To learn more about the new bill format, please visit [www.pecoservice.com](http://www.pecoservice.com).

Late payment charges will continue until bill is paid.

When paying in person, please bring the entire bill.

Return only this portion with your check made payable to PECO. Please write your account number on your check.



- ☐ Check here to enroll in Power Pay automatic account debit and complete form on reverse side.
- ☐ Check here to pledge a donation to MEAF and complete form on reverse side.

To pay by phone call 1-877-432-9384  
A convenience fee will apply.

92091 0180 90000 0000

547 1 AV 0.324 0647/000647/001798 003 01 03APFX 1 00042000  
WESTLEY A RETZLER  
504 WESTERN AV  
BRISTOL, PA 19007-3034  
|||||

Account Number                      Payment Receipt  
92091-01809

Payment

Please pay this amount by 06/25/2008 **\$1,689**

[illegible]

PECO ENERGY - PAYMENT PROCESSING  
PO BOX 37629  
PHILADELPHIA, PA 19101

[illegible]

920910180900016896481771689642



WESLEY RETZLER  
0504 WESTERN AVE  
BRISTOL, PA 19007-3034

Account Number  
**000326525 0326525**  
BRISTOL

**Aqua Pennsylvania, Inc.**  
762 W. Lancaster Avenue  
Bryn Mawr, PA 19010-3489

Tel: **877.987.2782**

Fax: **866.780.8292**

e Mail: **custserv@aquaamerica.com**

Questions about your water service?... Contact us before the due date.

Bill Date

Total Amount Due

Due Date

**September 04, 2008 \$ 226.22**

**September 26, 2008**

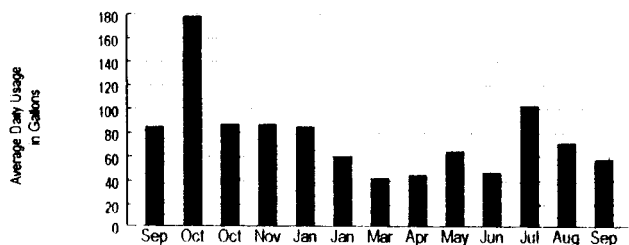
## Meter Data

Meter	Size	Billing Period	Days	Read Type	Meter Readings	Usage	Units
56556596	5/8	09/02/08	32	Actual	602500	1,800	Gallons
		08/01/08		Actual	600700		
Average Daily Usage = 56 Gallons		Total Days: 32		Total Usage:		1,800	Gallons

## Billing Detail

Amount Owed from Last Bill ..... \$ 200.39  
Total Payments Received..... 0.00  
**Balance..... 200.39**  
Customer Charge..... 13.15  
1,800 gallons @ \$0.007047 per gallon..... 12.68  
Total Water Charges ..... 25.83  
**Amount Due 09/26/08 ..... \$ 226.22**

## Water Usage History



Read Types: ☒ Actual ☐ Estimated ☐ Customer

## Message Center

- Please note your account number is a 16-digit number. The full 16-digits must be provided to ensure correct posting of your Aqua payment.
- Always remember to ask for a photo ID from anyone who claims to be a water company employee or contractor before allowing them access to your home. Aqua employees carry color photo ID cards with the Aqua Pennsylvania logo prominently displayed. If at any time you feel threatened, don't let the visitor in and contact the police immediately.

1101300

**IMPORTANT NOTICE: SEE REVERSE SIDE FOR OTHER INFORMATION**

PA1090001

Return this portion with your payment.  
Keep top portion for your records.

Service To:

**WESLEY RETZLER  
0504 WESTERN AVE  
BRISTOL, PA 19007-3034**

## AQUA Water Bill

**Aqua Pennsylvania, Inc.**  
762 W. Lancaster Avenue • Bryn Mawr, PA 19010-3489

Account Number

**000326525 0326525**

Total Amount Due

**\$ 226.22**

Due Date

**September 26, 2008**

Amount Enclosed

\$ | | | | | | | | | |

Please make check payable to Aqua PA.  
Print your account number on your check,  
then mail to address on back.

Seq=10866 Cyc=2002 1up=638432

0326525

\*\*\*\*\*AUTO\*\*5-DIGIT 19007 C 29 P 34  
WESLEY RETZLER  
504 WESTERN AVE  
BRISTOL PA 19007-3034



00032652503265250000000226220





3300 North Pace Boulevard Pensacola, FL 325055148

Return Service Requested

Statement Date 10/2/2008  
 Account 3657649  
 Amount Due \$192.72  
**\*Current Charges Due 10/27/2008**  
 Amount Enclosed: \_\_\_\_\_



To pay by credit card, please call (800) 609-2799  
 or visit us online at [www.cavtel.com/paymybill](http://www.cavtel.com/paymybill)

Remit Payment To:

7468006258 PRESORT 3DG P1 C28 <B>  
 6258 1 AT 0.346



WESTLEY RETZLER  
 504 WESTERN AVE  
 BRISTOL PA 19007-3034



Cavalier Telephone  
 P.O. Box 9001111  
 Louisville, KY 40290-1111

1390215785015400002103600000192720000003657649200810023

Please detach here and return above portion with payment. Make checks payable to **Cavalier** and note your phone number or account number on your check.  
 This bill was prepared on 10/2/2008. A late payment charge will apply to any amounts not received by 10/27/2008.  
 Any past due balance is considered delinquent and should have been paid prior to the new statement date. Please remit past due balance immediately.

Statement Date: October 2, 2008

Account Number: 3657649

\*Current Charges Due: October 27, 2008

Previous Balance	\$ 210.36
Payments	\$ -110.00
Adjustments	\$ 0.00
<b>Past Due Balance</b>	<b>\$ 100.36</b>
<b>* Past Due Charges are due immediately and are subject to further collection activity</b>	
Current Charges	\$ 90.86
Finance Charge (1.50 percent)/Late Fee	\$ 1.50
	\$ 92.36
<b>Total Amount Due</b>	<b>\$ 192.72</b>

## Important Messages



**Forget something?**  
**Your payment**  
**is past due...**

Pay online at  
**[cavtel.com/paymybill](http://cavtel.com/paymybill)**  
 or call **800.609.2799** today!

The USF contribution rate for the 4th quarter 2008 stayed at 11.4%.

PAID  
 27 OCTOBER 2008  
 \$100.36  
 VISA CHECK CARD  
 LARA WARREN  
 AGENT 8  
 (SEE NOTES)

**BRISTOL TOWNSHIP SEWER DEPARTMENT  
MUNICIPAL BUILDING  
2501 BATH ROAD-BRISTOL, PA 19007**

FROM:	07/01/08	ACCT NO.	261657
TO:	09/30/08		
SERVICE ADDRESS	504 WESTERN AVE		
Tax PERIOD #	05-058-034		

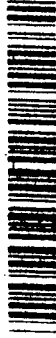
DESCRIPTION	AMOUNT
ARREARS	1,623.37
SEWER CHARGE	75.70
<b>DUE DATE</b>	<b>TOTAL DUE</b>
08/11/08	1,699.07

**SEWER RENTAL  
BILL**

Post Office Box  
U.S. Postage  
Bristol, PA  
Permit No. 242

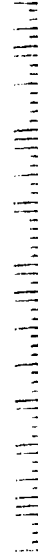
RETURN: THIS PORTION WITH YOUR PAYMENT

SERVICE ADDRESS 504 WESTERN AVE



BILL DATE	ACCOUNT NO.
07/09/08	261657
<b>DUE DATE</b>	<b>TOTAL DUE</b>
08/11/08	1,699.07

WESLEY RETZLER  
504 WESTERN AVE  
BRISTOL, PA 19007





State Farm Mutual Insurance Companies  
 State Farm Mutual Automobile Insurance Company  
 One State Farm Dr  
 Concordville PA 19339

**AUTO RENEWAL**

POLICY NUMBER	801 3495-C03-380
POLICY PERIOD	SEP 03 2008 to MAR 03 2009
... Your policy has the Guaranteed Renewal Endorsement. ...	
DATE DUE	SEP 03 2008
PLEASE PAY THIS AMOUNT	
\$497.20	

AT2 2218 -6143 A  
 004756  
 RETZLER, WESTLEY A  
 504 WESTERN AVE  
 BRISTOL PA 19007-3034

Your premium has already been adjusted by the following

Premium Reductions (by vehicle)		
3,4	Multicar	81.64
4	Accident-Free	75.43



Your premium is based on the following ... If not correct, contact your agent.

3	1976 CHRYSLER CORDOBA	3S22K6R239483
4	1988 PLYMOUTH RELIANT	1P3BP46D4JC184266

See policy for explanation of coverages.

	Vehicle 3	Vehicle 4		
Property Damage 25,000	154.12	154.12		
	Included	Included		
Funeral Benefits 2,500	18.40	18.40		
	.80	.80		
Emergency Road Service	66.58	66.58		
	1.80	1.80		
Underinsured Motorist Bodily Injury 25,000/50,000	24.42	24.42		
	26.54	66.35		
Loss of Income 1,000/5,000	1.20	1.20		
	6.78	6.78		
Total Premium Per Vehicle	\$156.75	\$340.45		

Amount Due \$497.20

THIS POLICY PROVIDES FULL TORT OPTION.

The laws of the Commonwealth of Pennsylvania, as enacted by the General Assembly, only require that you purchase liability and first-party medical benefit coverages. Any additional coverages or coverages in excess of the limits required by law are provided only at your request as enhancements to basic coverages. The premium for basic liability coverage of \$15,000/30,000/5,000 is \$209.27 and medical payments coverage of \$5,000 is \$72.92.

Based on your driving record, you have our Accident-Free Discount for preferred customers

Thanks for letting us serve you.

Agent TOM MCLAUGHLIN  
 Telephone (215)785-1400

49 7554 4262

See reverse side for important information  
 Please keep this part for your record

**RGIS INVENTORY SPECIALISTS** Auburn Hills, MI 48326

PLEASE DETACH AND RETAIN THIS EARNINGS AND DEDUCTIONS STATEMENT FOR YOUR RECORDS

EMPLOYEE NAME: Mr. Westley Retzler  
 SOCIAL SECURITY NUMBER: 207-42-5524  
 EMPLOYEE NUMBER: 7047681331  
 ORGANIZATION: D203

PERIOD START: 07-JAN-2006  
 PERIOD END: 20-JAN-2006  
 PAYMENT DATE: 27-JAN-2006  
 CHECK NUMBER: 1465614  
 HOURLY RATE: 9.00

FEDERAL FILING STATUS: Single  
 FEDERAL ALLOWANCE: 0  
 STATE FILING STATUS: Not Used (PA)  
 STATE ALLOWANCE: 0

EARNINGS				DEDUCTIONS		
DESCRIPTION	HOURS	AMOUNT	YEAR-TO-DATE	DESCRIPTION	AMOUNT	YEAR-TO-DATE
Week 1 In Stor	27.10	243.90	243.90	FIT	26.80	32
Week 2 In Stor	14.00	126.00	282.60	MEDICARE	5.36	7
				SS	22.93	32
				(PA) SIT	11.36	16
				(PA) SUI	0.33	0

SUMMARIES:		
	CURRENT	YEAR-TO-DATE
GROSS PAY	369.90	526.50
PRE TAX DEDUCTIONS	0.00	0.00
TAX DEDUCTIONS	66.78	89.18
OTHER DEDUCTIONS	0.00	0.00
<b>NET PAY</b>	<b>303.12</b>	<b>437.32</b>

**RGIS INVENTORY SPECIALISTS**

2000 E. Taylor Rd., Auburn Hills, MI 48326

No. 1465614

CHECK DATE: 27-JAN-2006  
 CHECK NUMBER: 1465614  
 CHECK AMOUNT: 303.12

PAY Three Hundred Three Dollars And 12 Cents

TO THE ORDER OF: Mr. Westley Retzler  
 504 Western Avenue  
 Bristol PA 19007

Void after 90 days  
 RGIS Inventory Specialists  
 Payroll Account

Bank Of Michigan

*Michael A. Nichols*

⑈0001465614⑈ ⑈0122612922⑈ ⑈000101526⑈

**PLEASE DETACH AND RETAIN THIS EARNINGS AND DEDUCTIONS STATEMENT FOR YOUR RECORDS**

EMPLOYEE NAME: Mr. Westley Retzler  
 SOCIAL SECURITY NUMBER: 207-42-5524  
 EMPLOYER NUMBER: 7047681331  
 ORGANIZATION: D203

PERIOD START: 21-JAN-2006  
 PERIOD END: 03-FEB-2006  
 PAYMENT DATE: 10-FEB-2006  
 CHECK NUMBER: 1476006  
 HOURLY RATE: 9.00

FEDERAL FILING STATUS: Single  
 FEDERAL ALLOWANCE: 0  
 STATE FILING STATUS: Not Used (PA)  
 STATE ALLOWANCE: 0

EARNINGS				DEDUCTIONS			
DESCRIPTION	HOURS	AMOUNT	YEAR-TO-DATE	DESCRIPTION	AMOUNT	YEAR-TO-DATE	
Week 1 In Stor	0.00	0.00	243.90	FIT	0.00	32.27	
Week 2 In Stor	4.50	40.50	323.10	MEDICARE	0.59	8.22	
				SS	2.51	35.15	
				(PA) SIT	1.24	17.41	
				(PA) SUI	0.00	0.51	
<b>SUMMARIES:</b>							
		CURRENT	YEAR-TO-DATE				
GROSS PAY		40.50	567.00				
PRE TAX DEDUCTIONS		0.00	0.00				
TAX DEDUCTIONS		4.38	93.56				
OTHER DEDUCTIONS		0.00	0.00				
NET PAY		36.12	473.44				

**RGIS INVENTORY SPECIALISTS**

2000 E. Taylor Rd., Auburn Hills, MI 48326

No. 1476006

CHECK DATE	CHECK NUMBER	CHECK AMOUNT
10-FEB-2006	1476006	36.12

PAY Thirty-Six Dollars And 12 Cents

TO THE ORDER OF Mr. Westley Retzler  
 504 Western Avenue  
 Bristol PA 19007

Void after 90 days  
 RGIS Inventory Specialists  
 Payroll Account

Bank One Michigan

*Michael A. Nichols*

⑈0001476006⑈ ⑈022112422⑈ 00090576⑈